

Information to identify the case:

Debtor 1	<u>Binyamin Salomon</u>	Social Security number or ITIN	xxx-xx-0672
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-10769-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Binyamin Salomon

4/13/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Binyamin Salomon
 Debtor

Case No. 18-10769-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Binyamin Salomon, 918 Ainsworth St, Linden, NJ 07036-4003
 517277491 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610,
 SAINT PAUL, MN 55101)
 517277497 UNION CTY PROBATION, 32 WINFIELD SCOTT PLZ, ELIZABETH, NJ 07201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517277477 +EDI: AMEREXPR.COM Apr 14 2018 02:53:00 AMEX, PO BOX 297871,
 FORT LAUDERDALE, FL 33329-7871

517277482 EDI: BANKAMER.COM Apr 14 2018 02:53:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998

517277480 +EDI: TSYS2.COM Apr 14 2018 02:53:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
 WILMINGTON, DE 19899-8803

517277485 +EDI: CAPITALONE.COM Apr 14 2018 02:53:00 CAPITAL ONE, PO BOX 26625,
 RICHMOND, VA 23261-6625

517277484 EDI: CAPITALONE.COM Apr 14 2018 02:53:00 CAP 1 Bank, PO Box 85015, Richmond, VA 23285

517277486 +EDI: CITICORP.COM Apr 14 2018 02:53:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241

517277490 +EDI: RCSFNBMARIN.COM Apr 14 2018 02:53:00 CREDIT ONE BANK NA, PO BOX 98875,
 LAS VEGAS, NV 89193-8875

517277492 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Apr 13 2018 23:18:25
 JH PORTFOLIO DEBT EQUI, 5757 PHANTOM DR STE 225, HAZELWOOD, MO 63042-2429

517277495 +EDI: WTRRNBNK.COM Apr 14 2018 02:53:00 TD BANK USA/TARGETCRED, PO BOX 673,
 MINNEAPOLIS, MN 55440-0673

517277494 EDI: TDBANKNORTH.COM Apr 14 2018 02:53:00 TD BANK N.A., 70 GRAY RD, PORTLAND, ME 04105
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517277493 Rebecca Saloman
 517277478* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 517277479* +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
 517277483* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)
 517277481* +BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
 517277487* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 517277488* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 517277489* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 517277496* +TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673

TOTALS: 1, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 15

Date Rcvd: Apr 13, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Binyamin Salomon rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4